

FOURTH AMENDED CHAPTER 13 PLAN

Case No.: 15-03460

Debtor(s): Maxine H. Holloway SS#: xxx-xx-4515 Net Monthly Earnings: 748.00
 SS#: _____ Number of Dependents: 0

I. Plan Payments:

(☒) Debtor(s) propose to pay direct a total of \$ 748.00 ☐ weekly ☐ bi-weekly ☐ semi-monthly ☒ monthly into the plan; or
 (☐) Payroll deduction Order: To _____ for
 \$ _____ ☐ weekly ☐ bi-weekly ☐ semi-monthly ☐ monthly.

Length of plan is approximately 60 months, and the total amount of debt to be distributed by the Trustee is approximately \$ 44,880.00.

II. From the payments received, the trustee shall make disbursements pursuant to the Bankruptcy Code including:

A. PRIORITY CLAIMS (INCLUDING ADMINISTRATIVE EXPENSES AND SUPPORT) [See § 1322(a)(2)]

The following priority claims, if allowed, will be paid in full unless creditor agrees otherwise:

CREDITOR	TYPE OF PRIORITY	SCHEDULED AMOUNT	MONTHLY PAYMENT
-NONE-			

B. Total Attorney Fee: \$ 3,000.00 ; \$300.00 paid pre-petition; \$ 1,405.32 to be paid at confirmation and \$ 705.66 per month until paid in full.

C. The holder of each SECURED claim shall retain the lien securing such claim until a discharge is granted and such claim shall be paid in full with interest in deferred cash payments as follows:

1. Long Term Debts:

Name of Creditor	Total Amount of Debt	Amount of regular payment to be paid	Regular Payments to begin: Month/Year	Arrears to be paid by Trustee	Months included in arrearage amount	Proposed Interest Rate on Arrearage	Proposed Fixed Payment on Arrearage
-NONE-		<input type="checkbox"/> by Trustee <input type="checkbox"/> by Debtor					

2. Secured Debts (not long term debts) to be paid through Trustee:

Name of Creditor	Adequate Protection Payments	Total Amount of Debt	Debtor's Value	Unsecured Portion	Description of Collateral	Proposed Interest Rate	Proposed fixed Payments	Fixed Payment to Begin
Alabama Power	\$3.00	\$324.66	\$500.00	\$0.00	REFRIGERATOR, TV, ELECTRIC MIXER, WASHER	5.00%	\$7.00	Feb 2016
Federal Employees Credit Union	\$0.00	\$3,772.78	\$500.00	\$0.00	2002 BUICK PARK AVENUE (NPMSI)	5.00%	\$78.00	Feb 2016
Select Portfolio Servicing Inc.	\$0.00	\$22,078.00	\$52,060.00	\$0.00	REAL PROPERTY	5.00%	\$458.00	Feb 2016

III. Other debts (not shown in 1 or 2 above) which Debtor(s) propose to pay direct:

Name of Creditor	Total Amount of Debt	Amount of Regular Payment	Description of Collateral	Reason for Direct Payment
-NONE-				

IV. Special Provisions:

☐ This is an original plan. ☒ This is an amended plan replacing plan dated 10/19/2015. ☒ This plan proposes to pay unsecured creditors 100 %.

☒ Other Provisions: **1.) No adequate protection payment has been proposed to Federal Employees Credit Union as debt is a non-purchase money security interest. 2.) Pursuant to the Court's Administrative Order effective October 17, 2005, the following payments shall be paid as post-petition/pre-confirmation adequate protection payments by the Chapter 13 Trustee as set out in section (2) above: \$3.00 per month to Alabama Power. 3.) Attorney's fee for Debtors' Attorney shall be paid with monthly fixed payments pursuant to Administrative Order 11-01. 4.) Debtor will continue to pay pre and post-petition utility debts in the ordinary course of business in lieu of posting a deposit as adequate assurance of future payment under U.S. Bankruptcy Code § 366. Debtor acknowledges and agrees that the automatic stay does not bar a utility's efforts to collect pre-petition utility service debt.**

Attorney for Debtor Name/Address/Telephone #

/s/ Josh J. Mitchell

Josh J. Mitchell ASB-2057-H60M

2017 2nd Ave N 1st Flr

Birmingham, AL 35203

jtmitchell@bandolaw.net

205/322-1641

Telephone # FAX: 205/322-1644

Date October 26, 2015

/s/ Maxine H. Holloway

Maxine H. Holloway

Signature of Debtor

CERTIFICATE OF SERVICE

I hereby certify that on the 26th day of October 2015, I have served a copy of the above and foregoing upon Sims Crawford, Trustee, ctmail@ch13bham.com via the CM/ECF system which will immediately send notifications of such to same. A copy of the same was served on all parties listed on the attached creditors' matrix by U.S. Postal Service, postage prepaid and properly addressed.

/s/ Josh J. Mitchell
JOSH J. MITCHELL

Label Matrix for local noticing
1126-2
Case 15-03460-MAM13
NORTHERN DISTRICT OF ALABAMA
Birmingham
Sun Oct 25 18:58:53 CDT 2015

ALABAMA POWER COMPANY
P.O. BOX 12545
BIRMINGHAM, AL 35202-6545

Catherines / Comenity Bank
ATTN: Bankruptcy Dept
PO BOX 182125
Columbus, OH 43218-2125

Federal Employees Credit Union
1509 4th Ave S
Birmingham, AL 35233-1633

J T Smallwood Tax Collector
RM 160 Courthouse
716 Richard Arrington Blvd N
Birmingham, AL 35203-0112

Select Portfolio Servicing Inc.
ATTN: Bankruptcy Dept
PO Box 65250
Salt Lake City, UT 84165-0250

UAB
PO BOX 2252
Birmingham, AL 35246-0036

Maxine H. Holloway
333 21st Street S.W.
Birmingham, AL 35211-3220

Steering Committee
c/o Akin Gump Strauss Hauer & Feld LLP
One Bryant Park
Bank of America Tower
New York, NY 10036-6745

Alabama Power
600 N 18TH ST /4S-1135
Birmingham, AL 35203-2200

Dr. Leonards Shop Now
PO BOX 2852
Monroe, WI 53566-8052

First City Mortgage Co
1808 3rd Ave N
Birmingham, AL 35203-3102

(p)JEFFERSON CAPITAL SYSTEMS LLC
PO BOX 7999
SAINT CLOUD MN 56302-7999

State of Alabama Dept of Revenue
Legal Division
PO BOX 320001
Montgomery, AL 36132-0001

D. Sims Crawford
Chapter 13 Standing Trustee
NON-PAYMENTS: P O Box 10848
Birmingham, AL 35202

U. S. Bankruptcy Court
Robert S. Vance Federal Building
1800 5th Avenue North
Birmingham, AL 35203-2111

Birmingham Water Works
ATTN: Bankruptcy Dept
PO BOX 830110
Birmingham, AL 35283-0110

Easy Money Cash Center
2145 Bessemer Rd
Birmingham, AL 35208-3407

Internal Revenue Service
PO BOX 7346
Philadelphia, PA 19101-7346

Quantum3 Group LLC as agent for
MOMA Funding LLC
PO Box 788
Kirkland, WA 98083-0788

U.S. Attorney's Office
1801 4th Avenue North
Birmingham, AL 35203-2101

Josh J Mitchell
Bouloukos & Oglesby
2017 Second Ave N 1st Flr
Birmingham, AL 35203-3703

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified
by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

Jefferson Capital Systems LLC
ATTN: Bankruptcy Litigation
16 McLeland Rd
Saint Cloud, MN 56303